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 of Revocation and New Power of Attorney by Assignee

(Assignment from inventor attached to document)

for U.S. Application 10/645,336

By Attorney Jon Jurgovan
 Reg. No. 34,633

Number of Pages: (including cover page)

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Attorney's Docket No. 0481191 281561

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: John W.L. Ogilvie
Appl. No.: 10/645,336
Filed: August 21, 2003
For: PROMOTING SAVINGS BY FACILITATING INCREMENTAL
COMMITMENTS MADE WITH CREDIT CARD AND
OTHER CONSUMER-INITIATED TRANSACTIONS

Group Art Unit: 3624
Examiner Name: Jagdish Patel
Confirmation No.:

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REVOCATION OF POWER OF ATTORNEY
AND NEW POWER OF ATTORNEY BY ASSIGNEE

Assignee hereby revokes all powers of attorney previously granted with respect to the above-identified patent application, and appoints the practitioners associated with the Customer Number provided below to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and directs that all correspondence be addressed to that Customer Number:

Customer Number 00826

with full power of substitution and revocation to transact all business in the Patent and Trademark Office in connection therewith.

Please direct telephone calls to the attention of:

Jon M. Jurgovan
Registration No. 34,633
Tel. Atlanta Office (404) 881-7000
Fax Atlanta Office (404) 881-7777

Assignee hereby elects under 37 C.F.R. § 3.71 to prosecute this patent application and certifies that it is the assignee of the entire right, title, and interest in the patent application identified above by virtue of an assignment from Inventor John W.L. Ogilvie to Vesdia Corporation.

The document was recorded in the Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.

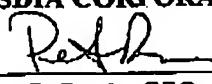
Copies of assignments or other documents in the chain of title are attached.

In re: Ogilvie
Appl. No.: 10/645,336
Filed: August 21, 2003
Page 2

The undersigned (whose title is supplied below) is empowered to sign this certificate on behalf of the Assignee.

VESDIA CORPORATION

By:


Peter G. Davis, CEO

Date:

8/4/04

CUSTOMER NO. 00826
ALSTON & BIRD LLP
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CERTIFICATION OF FACSIMILE TRANSMISSION

I hereby certify that this paper is being facsimile transmitted to the U.S. Patent and Trademark Office to
Fax No. (703) 872-9306 on the date shown below.


Kay Costanza

8-5-2004
Date

CLT01/4660785v1

ASSIGNMENT

This Assignment is made by John W.L. Ogilvie, an individual residing at 704 South Emery Street UP, Salt Lake City, Utah 84104 ("Ogilvie") to Vesdia Corporation, 3399 Peachtree Rd., N.E., Suite 1050, Atlanta, GA 30326 ("Vesdia").

In consideration of \$1.00 and other good and valuable consideration including the execution of the Intellectual Property Purchase Agreement, Ogilvie hereby sells, assigns, and transfers to Vesdia:

The entire right, title and interest in all inventions (including subject matter disclosed but not claimed) described in the patents and patent applications identified below, all copyright and trade secret rights in embodiments or designs for any such invention or any portion thereof, all rights in the below-identified United States and international patent applications if any and in all divisions, continuations and continuations-in-part of the applications, reissues and extensions of Letters Patent or Patents granted thereon, if any, including all applications specifically identified by number herein and all applications for which any present application claims a benefit or is claimed for benefit under 35 U.S.C. § 119 or § 120 or § 365, and in all corresponding applications filed in countries foreign to the United States, and in all patents issuing thereon in the United States and foreign countries;

The right to file foreign patent applications or copyright applications on the invention in its own name, wherever such right may be legally exercised, including the right to claim the benefits of the International Convention for such applications;

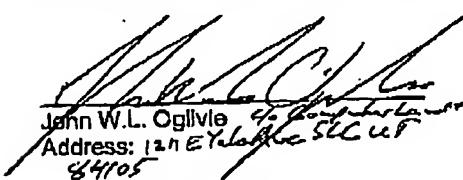
The right to license, to enforce, to receive remedies and relief including without limitation past royalties for infringement;

Application Numbers

Serial No. 60/164901 filed November 11, 1999
Serial No. 09/472658 filed December 27, 1999
Serial No. 10/645336 filed August 21, 2003

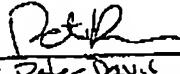
U.S. Patent Number
Patent No. 6631358

Ogilvie hereby authorizes and requests the United States Commissioner of Patents and Trademarks, and other intellectual property officials in this and foreign countries as are duly authorized by their laws to issue patents or copyright registrations, to issue any and all patents and registrations on the invention to Vesdia as the owner of the entire interest, for the sole use and benefit of Vesdia, its successors, assigns and legal representatives.


John W.L. Ogilvie
Address: 704 S Emery St, Apt
84105

Date: 15 October 2003

Accepted by Vesdia:

By: 
Name: Peter Davis
Title: CEO, Vesdia Corporation
Address: 3399 Peachtree Rd. Suite 1050
Atlanta, GA 30326